We claim:

1. A method of electronically presenting bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

(a) receiving at least one electronic bill for a customer;

(b) scanning at least one paper bill received for said customer to generate electronic image information;

(c) extracting billing information from said electronic image information; and

(d) presenting said at least one electronic bill and said extracted billing information representative of said at least one paper bill to the customer.

2. The method of claim 1, further comprising the steps of:

(e) receiving a payment instruction from a customer to pay a bill;

(f) drafting a payment on an account for the customer account; and

(g) sending the payment to the biller that originated the bill.

3. The method of claim 2, where step (f) comprises the step of printing a physical check on said account.

1   4.   The method of claim 3, further comprising the step of printing a stored

2   scanned image of a remittance stub.

1   5.   The method of claim 2, where step (f) comprises the step of submitting an

2   electronic payment.

1   6.   The method of claim 5, wherein step (f) comprises the step of submitting

2   an electronic payment using one of an automated clearing house network, a

3   automated teller machine network, a visa network, and a mastercard network.

1   7.   The method of claim 1, where step (b) comprises the step of extracting

2   billing information from said electronic image information using optical character

3   recognition.

1   8.   The method of claim 1, further comprising the step of presenting an

2   electronic image of a paper bill upon receipt of a request from the customer.

1   9.   A method of electronically presenting and paying paper-based bills for at

2   least one customer having an account from which funds may be drawn,

3   comprising the steps of:

4 (a) scanning a paper bill received for a customer to generate electronic

5 image information;

6 (b) automatically extracting billing information from said electronic image

7 information using an optical character recognition process; and

8 (c) presenting said extracted billing information representative of said at

9 least one paper bill to the customer.

1 10. The method of claim 9, wherein step (b) comprises the steps of:

2 (1) identifying a type of bill based upon unique numeric identifiers

3 contained within said paper bill; and

4 (2) extracting billing information from zones that are pre-defined for said

5 type of bill.

1 11. The method of claim 9, further comprising the step of

2 (d) printing a physical check on an account of the customer.

1 12. The method of claim 11, further comprising the step of printing a stored

2 scanned image of a remittance stub.

1 13. A method of electronically presenting and paying paper-based bills for at

2 least one customer having an account from which funds may be drawn,

3 comprising the steps of:

(a) scanning a paper bill received for a customer to generate electronic

5   image information;

6   (b) extracting billing information from said electronic image information

7   using an optical character recognition process;

8   (c) storing a scanned image of a remittance stub for said paper bill;

9   presenting said extracted billing information representative of said paper bill to

10 the customer;

11 (d) receiving a payment instruction from a customer to pay said paper bill;

12 printing a paper check on an account of the customer; and

13 (e) printing said stored scanned image of said remittance stub for said

14 paper bill.

1   14.   The method of claim 13, wherein step (b) is performed automatically.

1   15.   The method of claim 14, wherein step (b) comprises the steps of:

2   (1) identifying a type of bill based upon unique numeric identifiers

3   contained within said paper bill; and

4   (2) extracting billing information from zones that are pre-defined for said

5   type of bill.

1   16.   A system for electronically presenting and paying bills for at least one

2   customer having an account from which funds may be drawn, comprising:

3   means for receiving at least one electronic bill for a customer;

4 means for scanning at least one paper bill received for said customer to

5 generate electronic image information;

6 means for extracting billing information from said electronic image

7 information; and

8 means for transmitting information that enables a customer to view at least

9 one electronic bill and said extracted billing information representative of said at

10 least one paper bill to the customer.

1 17. The system of claim 16, further comprising:

2 means for receiving a payment instruction from a customer to pay a bill;

3 means for drafting a payment on an account for the customer; and

4 means for sending the payment to the biller that originated the bill.

1 18. The system of claim 17, wherein said means for drafting comprises means

2 for printing a physical check on said account.

1 19. The system of claim 18, wherein said means for printing also prints a

2 stored scanned image of a remittance stub.

1 20. The system of claim 17, wherein said means for drafting comprises means

2 for submitting an electronic payment.

21. The system of claim 20, wherein means for submitting submits an
electronic payment using one of an automated clearing house network, a
automated teller machine network, a visa network, and a mastercard network.

22. The system of claim 16, wherein said means for extracting extracts billing
information from said electronic image information using optical character
recognition.

23. The system of claim 16, wherein said means for transmitting transmits an
electronic image of a paper bill upon receipt of a request from the customer.

24. A system for electronically presenting and paying paper-based bills for at
least one customer having an account from which funds may be drawn,
comprising:

    means for scanning a paper bill received for a customer to generate
electronic image information;

    means for extracting billing information from said electronic image
information using optical character recognition; and

    means for transmitting said extracted billing information representative of
said at least one paper bill to the customer.

25. The system of claim 24, wherein said means for extracting comprises:

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2   means for identifying a type of bill based upon unique numeric identifiers

3 contained within said paper bill; and

4   means for extracting billing information from zones that are pre-defined for

5 said type of bill.

1 26.   The system of claim 24, further comprising means for printing a physical

2 check on an account of the customer.

1 27.   The system of claim 26, wherein said means for printing also prints a

2 stored scanned image of a remittance stub.

1 28.   A system for electronically presenting and paying paper-based bills for at

2 least one customer having an account from which funds may be drawn,

3 comprising:

4   means for scanning a paper bill received for a customer to generate

5 electronic image information;

6   means for extracting billing information from said electronic image

7 information using an optical character recognition process;

8   means for storing a scanned image of a remittance stub for said paper bill;

9   means for transmitting said extracted billing information representative of

10 said paper bill to the customer;

11   means for receiving a payment instruction from a customer to pay said

12 paper bill; and

13   means for printing a paper check on an account of the customer and

14   said stored scanned image of said remittance stub for said paper bill,

1   29.   The system of claim 28, wherein said means for extracting operates

2   automatically;

30.   The system of claim 29, wherein said means for extracting comprises:

2   means for identifying a type of bill based upon unique numeric identifiers

3   contained within said paper bill; and

4   means for extracting billing information from zones that are pre-defined for

5   said type of bill.